Information to identify the case:		
Debtor 1	Victor J. Gonzalez	Social Security number or ITIN xxx-xx-1825
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court District of New Jersey		
Case number: 19-24459-KCF		

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Victor J. Gonzalez

11/1/19

By the court: Kathryn C. Ferguson

United States Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

# Case 19-24459-KCF Doc 16 Filed 11/03/19 Entered 11/03/19 23:36:06 Desc Imaged Certificate of Notice Page 3 of 5 United States Bankruptcy Court District of New Jersey

In re: Victor J. Gonzalez Debtor Case No. 19-24459-KCF Chapter 7

# **CERTIFICATE OF NOTICE**

User: admin Form ID: 318 Page 1 of 3 Total Noticed: 83 District/off: 0312-3 Date Rcvd: Nov 01, 2019

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                    University Radiology Group,
                                                        PO Box 1075, East Brunswick, NJ 08816-1075
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45 U.S. Attorney, 970 Broad St.,
                     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                   +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:42
                                                                                                        United States Trustee,
sma
                     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                     Newark, NJ 07102-5235
                    E-mail/Text: ebn@americollect.com Nov 02 2019 00:27:56
518371243
                                                                                             Americollect,
                     For Unv Rad Assoc #17693650, 1851 S Alverno Rd, Manitowoc, WI 54221-1566
518371245
                    EDI: CAPIO.COM Nov 02 2019 03:43:00
                                                                     Asset Care LLC, 2222 Texoma Pkwy,
                     Sherman, TX 75090-2470
518371249
                   +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2019 00:32:12
                                                                                                                   CACH, LLC,
                  4340 S Monaco St Unit 2, Denver, CO 80237-3485
+EDI: CAPIO.COM Nov 02 2019 03:43:00 CF Medical Assignee of Ocean Med Ctr,
c/o AssetCare, LLC, 2222 Texoma Pkwy, Ste 180, Sherman, TX 75090-2484
EDI: CAPITALONE.COM Nov 02 2019 03:43:00 Capital One, Bankruptcy Claims Servicer,
PO Box 30285, Salt Lake City, UT 84130-0285
EDI: AIS.COM Nov 02 2019 03:43:00 Capital One - Bankruptcy Department,
518371258
518371250
518371251
                    c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529
EDI: CAPIO.COM Nov 02 2019 03:43:00 Caprio Partners, 2222 Texoma Pkwy Ste 115,
518371252
                     Sherman, TX 75090-2470
                   +EDI: CAPIO.COM Nov 02 2019 03:43:00
                                                                      Caprio Partners, For Jersey Shore Univ Med #16894458,
518371253
                     2222 Texoma Pkwy 150, Sherman, TX 75090-2481
                    E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
518371256
                     Certified Credit & Collection Bureau, for Jersey Shore OP #1201658103, PO Box 336,
                     Raritan, NJ 08869-0336
                    E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
518371255
                    Certified Credit & Collection Bureau, MCOC - OP, PO Box 336, IE-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
                                                                                                        Raritan, NJ 08869-0336
518371257
                     Certified Credit & Collection Bureau, for Jersey Shore IP #11664407, PO Box 336,
                     Raritan, NJ 08869-0336
518371262
                    EDI: DIRECTV.COM Nov 02 2019 03:43:00
                                                                       Direct TV, Customer Service, PO Box 6550,
                     Englewood, CO 80155-6550
518371267
                    E-mail/Text: data_processing@fin-rec.com Nov 02 2019 00:27:13
                    Financial Recovery Services, Inc., For PYOD LLC/WebBank/Lending Club, PO Box 385908, Minneapolis, MN 55438-5908
EDI: IIC9.COM Nov 02 2019 03:43:00 I.C. Systems, for AT&T/Directv #165764442-1-69,
518371272
                     PO Box 64378, Saint Paul, MN 55164-0378
                    EDI: IRS.COM Nov 02 2019 03:43:00 Internal Revenue Service,
518371274
                    Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 E-mail/Text: bk@lendingclub.com Nov 02 2019 00:28:17 Lending Club, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
518371286
518371290
                    EDI: MID8.COM Nov 02 2019 03:43:00
                                                                  Midland Funding, LLC,
                                                                                                   2365 Northside Dr Ste 300,
                     San Diego, CA 92108-2709
                    EDI: AGFINANCE.COM Nov 02 2019 03:43:00 OneMain, 6801 Colwell Blvd,
518371299
                     Irving, TX 75039-3198
                    EDI: PRA.COM Nov 02 2019 03:43:00
518371304
                                                                   Portfolio Recovery Associates LLC, for Capital One,
                     PO Box 12914, Norfolk, VA 23541-0914
                    E-mail/Text: bankruptcy@prosper.com Nov 02 2019 00:28:22
518371306
                                                                                              Prosper Marketplace,
                     221 Main St Ste 300, San Francisco, CA 94105-1909
                    E-mail/Text: bankruptcy@savit.com Nov 02 2019 00:28:52
518371308
                                                                                            Savit Collection Agency,
                    For Jersey Shore Anesthesiology, PO Box 250, East Brunswick, NJ 08816-0250 EDI: NEXTEL.COM Nov 02 2019 03:43:00 Sprint, Customer Service, PO Box 8077,
518371311
                     London, KY 40742-8077
                   +EDI: RMSC.COM Nov 02 2019 03:43:00
                                                                    Synchrony Bank, c/o of PRA Receivables Management, LLC,
518372511
                     PO Box 41021, Norfolk, VA 23541-1021
                   +E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45
                                                                                                 United States Attorney,
518371318
                    For Internal Revenue Service, 970 Broad St, Ste 700, Newark, NJ 07102-2527 EDI: VERIZONCOMB.COM Nov 02 2019 03:43:00 Verizon, Bankruptcy Department,
518371320
                     500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
EDI: RMSC.COM Nov 02 2019 03:43:00 Walmart - Synchrony Bank, Bankruptcy Department,
                    EDI: RMSC.COM Nov 02 2019 03:43:00
518371321
                     PO Box 965060, Orlando, FL 32896-5060
                                                                                                                   TOTAL: 28
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744

##Sure Recovery Service, for Ocean Otolaryngology #157326, PO Box 818,
518371273*
518371312
                     Jackson, NJ 08527-0818
                                                                                                                  TOTALS: 0, * 1, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

# Case 19-24459-KCF Doc 16 Filed 11/03/19 Entered 11/03/19 23:36:06 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-3 User: admin Page 3 of 3 Date Royd: Nov 01, 2019 Form ID: 318 Total Noticed: 83

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,

NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com

Peter Broege on behalf of Debtor Victor J. Gonzalez pbroege@bnfsbankruptcy.com,

G1580@notify.cincompass.com

Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7